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FACTORS AFFECTING ZAKAT INCOME PAYMENT IN TANGKAK, JOHOR



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ABSTRACT

Zakat income is one of the zakat property that is obligated to Muslims if it reaches the nisab. This study is a step to examine the factors that influence Muslims to pay zakat income. This study is conducted among school teachers in Tangkak district, Johor, Malaysia. This study aims to measure factors that may affect Muslims paying zakat income which consists of religion, zakat management, law of zakat and methods of zakat payment. Therefore, this study examines the relationship between the zakat income payment and the factors that have been stated. A total of 153 respondents among Muslim teachers' schools in Mukim Kesang, Tangkak District were involved in this study. The findings show that all the factors used have a positive and significant relationship with the zakat income payment. Although all the factors have shown significant relationships, the study has suggested some recommendations to increase the number of zakat payer. one of it is this study suggests that zakat management should strive to inculcate a positive attitude in the community towards zakat income through da'wah activities, preparation of a more systematic annual zakat report and announce the latest method of zakat income payment. It is expected that the results of this study will provide a good basis for formulating strategies and efforts to attract more Muslims to pay zakat income.

Keyword: Zakat Income, Zakat Payment, Tangkak



ABSTRAK

Zakat pendapatan merupakan salah satu dari zakat harta yang diwajibkan kepada umat Islam jika telah mencapai tahap nisabnya. Kajian ini merupakan satu langkah untuk mengkaji faktor yang mempengaruhi umat Islam untuk membayar zakat pendapatan, Kajian ini dilaksanakan dalam kalangan guru-guru sekolah di daerah Tangkak. Kajian ini bertujuan untuk mengukur faktor-faktor yang mungkin mempengaruhi umat Islam membayar zakat pendapatan yang terdiri daripada faktor keagamaan, pengurusan zakat, undang-undang zakat dan kaedah pembayaran zakat. Oleh itu, kajian ini mengkaji hubungan antara pembayaran zakat pendapatan dan faktor-faktor yang telah dinyatakan. Sebanyak 153 orang responden yang terdiri daripada guru-guru sekolah di Mukim Kesang, Daerah Tangkak telah terlibat dalam kajian ini. Hasil kajian telah menunjukkan bahawa semua faktor yang digunakan iaitu keagamaan, pengurusan zakat, undang-undang zakat dan kaedah pembayaran zakat memiliki hubungan yang positif dan signifikan dengan pembayaran zakat pendapatan. Walaupun semua faktor menunjukkan hubungan yang signifikan, tetapi kajian ini telah mencadangkan beberapa perkara agar dapat meningkatkan bilangan orang membayar zakat. Antaranya ialah kajian ini mencadangkan agar pihak pengurusan zakat perlu berusaha untuk memupuk sikap yang positif dalam diri masyarakat terhadap zakat pendapatan melalui aktiviti dakwah, penyediaan laporan tahunan zakat yang lebih sistematik dan mewar-warkan jenis kaedah pembayaran zakat yang terkini. Adalah diharapkan agar hasil kajian ini dapat memberikan asas yang baik bagi membentuk strategi dan usaha untuk menarik lebih ramai umat Islam untuk membayar zakat pendapatan.

Kata kunci: Zakat Pendapatan, Membayar Zakat, Guru-Guru

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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
DBP	<i>Dewan Bahasa dan Pustaka</i>
EPRD	Education Planning and Research Development
LZS	<i>Lembaga Zakat Selangor</i>
MAIN	<i>Majlis Agama Islam Negeri</i>
MAINJ	<i>Majlis Agama Islam Negeri Johor</i>
MOE	Ministry of Education
SK	<i>Sekolah Kebangsaan</i>
SMK	<i>Sekolah Menengah Kebangsaan</i>
SPSS	Statistical Package for the Social Sciences
TPB	Theory of Planned Behavior

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Islam is a perfect religion revealed by Allah to mankind on the earth through the mediation of the Prophet Muhammad (SAW). He plays a role in teaching and educating people to follow the right path that blessed by Allah. Various commands to obey Allah SWT that revealed to all mankind and it has been entrusted to Prophet Muhammad SAW through Al-Qur'an and hadith. Islam teaches us to obey the command and abandon the forbidden by Allah. Islam also educates Muslim as a large family by helping each other as the rich are responsible to help the poor. Thus, with the upbringing, it's leads to existence of a symbol of Muslim unity by expressing sympathy and compassion to build a strong unity in every level of Muslim society. Hence, one of the pillars of Islam, namely Zakat is an obligation established by Allah to Muslim. As in hadith from Prophet Muhammad narrated by Imam al-Bukhari:

"Islam's foundation based on five (matters) - witnessing that there is no God except Allah, and Muhammad is the Messenger of Allah, performing the prayer, paying the zakat, performing the pilgrimage and fasting in month of Ramadhan".

(Sahih Bukhari: 7)

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**PERMOHONAN KEBENARAN MENJALANKAN KAJIAN PENYELIDIKAN SARJANA
-KAJIAN DI SEKOLAH-SEKOLAH MENENGAH DAERAH TANGKAK, JOHOR**

Dengan segala hormatnya saya merujuk kepada perkara di atas.

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Kursus	Master of Islamic Business Studies (MIBS)
Fakulti	Pusat Pengajian Perniagaan Islam (IBS) Universiti Utara Malaysia
Tajuk Kajian	Factors effecting zakat income payment in Tangkak Johor
Tempoh Kajian	1 Februari 2019 – 31 Mac 2019
Penyelia Kajian	Dr. Mohd Farihal Osman

3. Sehubungan dengan itu, saya memohon agar pihak tuan dapat memberi kebenaran kepada pelajar ini menjalankan tugas di agensi tuan. **Semua maklumat dan informasi adalah dianggap SULIT dan hanya akan digunakan bagi tujuan akademik sahaja.** Kerjasama tuan di dalam perkara ini di dahului dengan ucapan terima kasih.

Sekian.

**KEDAH AMAN MAKMUR-HARAPAN BERSAMA MAKMURKAN KEDAH
"ILMU, BUDI, BAKTI"**

Saya yang menjalankan amanah


DR. SYARIFAH BT MD YUSOF

Ketua Jabatan Muamalat & Pengurusan Halal
Pusat Pengajian Perniagaan Islam
UUM COB

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KEMENTERIAN PENDIDIKAN MALAYSIA
BAHAGIAN PERANCANGAN DAN PENYELIDIKAN DASAR PENDIDIKAN
ARAS 1 - 4 BLOK E8, KOMPLEKS KERAJAAN PARCEL E
PUSAT PENTADBIRAN KERAJAAN PERSEKUTUAN
62604 PUTRAJAYA

BORANG BPPDP 2(A)

TEL : 03 - 8884 6591
FAXS : 03 - 8884 6579

Pengarah
Bahagian Perancangan dan Penyelidikan Dasar Pendidikan
Kementerian Pendidikan Malaysia
Aras 1-4, Blok E8
Kompleks Kerajaan Parcel E
Pusat Pentadbiran Kerajaan Persekutuan
62604 Putrajaya

BAHAGIAN A : Maklumat Diri Penyelidik

1. Nama Penyelidik (seperti dalam KP) MUHAMMAD FAUZI BIN BAHREN
2. No. Kad Pengenalan 921222016291
3. Nama Institusi UNIVERSITI UTARA MALAYSIA
4. Tajuk Kajian FACTORS AFFECTING ZAKAT INCOME PAYMENT IN TANGKAK JOHOR

5. Dengan ini saya **MUHAMMAD FAUZI BIN BAHREN (NO.KP : 921222016291)** mengaku bahawa saya akan mematuhi segala syarat yang ditetapkan oleh Kementerian Pendidikan Malaysia. Saya memberi jaminan bahawa satu naskah laporan / disertasi / tesis yang berkenaan akan dihantar kepada Bahagian Perancangan dan Penyelidikan Dasar Pendidikan melalui Ketua Jabatan / Fakulti saya selepas kajian ini selesai dijalankan.


Tandatangan Penyelidik

Tarikh :
12/3/2019

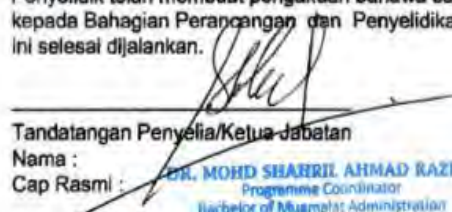
BAHAGIAN B : Untuk diisi oleh Penyelia (bagi pelajar kolej dan universiti) atau Ketua Jabatan (Kajian Am dan Lain-lain)

Saya DR. MOHD SHAHRIL AHMAD RAZIMI telah (menyemak / tidak menyemak) kertas cadangan dan instrumen kajian pemohon ini.

Permohonan ini : ☒ Disokong ☐ Tidak Disokong

Ulasan (jika ada) :

Penyelidik telah membuat pengakuan bahawa satu naskah laporan/disertasi / tesis yang berkenaan akan dihantar kepada Bahagian Perancangan dan Penyelidikan Dasar Pendidikan melalui Ketua Jabatan / Fakulti selepas kajian ini selesai dijalankan.


Tandatangan Penyelia/Ketua Jabatan

Nama :
Cap Rasmi : **DR. MOHD SHAHRIL AHMAD RAZIMI**
Programme Coordinator
Bachelor of Muamalat Administration
Islamic Business School
UUM College of Business
Universiti Utara Malaysia

Tarikh : 12/3/2019



KEMENTERIAN PENDIDIKAN MALAYSIA
BAHAGIAN PERANCANGAN DAN PENYELIDIKAN DASAR PENDIDIKAN
ARAS 1-4, BLOK E8
KOMPLEKS KERAJAAN PARCEL E
PUSAT PENTADBIRAN KERAJAAN PERSEKUTUAN
62604 PUTRAJAYA

TEL : 0388846591
FAKS : 0388846579

Ruj. Kami : KPM.600-3/2/3-eras(3087)
Tarikh : 14 Februari 2019

MUHAMMAD FAUZI BIN BAHREN
NO. KP : 921222016291

POS 637 BATU 7 1/2 KESANG
84000 MUAR
JOHOR

Tuan,

KELULUSAN UNTUK MENJALANKAN KAJIAN DI SEKOLAH, INSTITUT PENDIDIKAN GURU, JABATAN PENDIDIKAN NEGERI DAN BAHAGIAN DI BAWAH KEMENTERIAN PENDIDIKAN MALAYSIA

Perkara di atas adalah dirujuk.

2. Sukacita dimaklumkan bahawa permohonan tuan untuk menjalankan kajian seperti di bawah telah diluluskan.

" FACTORS AFFECTING ZAKAT INCOME PAYMENT IN TANGKAK JOHOR "

3. Kelulusan adalah berdasarkan kepada kertas cadangan penyelidikan dan instrumen kajian yang dikemukakan oleh tuan kepada bahagian ini. Walau bagaimanapun kelulusan ini bergantung kepada kebenaran Jabatan Pendidikan Negeri dan Pengetua / Guru Besar yang berkenaan.

4. Surat kelulusan ini sah digunakan bermula dari **1 Februari 2019** hingga **31 Mac 2019**.

5. Tuan dikehendaki menyerahkan senaskhah laporan akhir kajian dalam bentuk *hardcopy* bersama salinan *softcopy* berformat pdf dalam CD kepada Bahagian ini. Tuan juga diingatkan supaya mendapat kebenaran terlebih dahulu daripada Bahagian ini sekiranya sebahagian atau sepenuhnya dapatan kajian tersebut hendak diterbitkan di mana-mana forum, seminar atau diumumkan kepada media massa.

Sekian untuk makluman dan tindakan tuan selanjutnya. Terima kasih.

"BERKHIDMAT UNTUK NEGARA"

Saya yang menjalankan amanah,

Ketua Sektor
Sektor Penyelidikan dan Penilaian
b.p. Pengarah
Bahagian Perancangan dan Penyelidikan Dasar Pendidikan
Kementerian Pendidikan Malaysia

salinan kepada:-

JABATAN PENDIDIKAN JOHOR

* SURAT INI DIJANA OLEH KOMPUTER DAN TIADA TANDATANGAN DIPERLUKAN *



PUSAT PENGAJIAN PERNIAGAAN ISLAM
ISLAMIC BUSINESS SCHOOL
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA



Ruj : UUM/COB/IBS/P-30

Tarikh: 10 Februari 2019

En. Mohd Fuaad b. Mohd Sarmin
Ketua Unit,
Unit Perhubungan dan Pendaftaran,
Jabatan Pelajaran Negeri Johor,
Wisma Pendidikan, Jalan Tun Abdul Razak,
80604, Johor Bahru

Tuan

**PERMOHONAN KEBENARAN MENJALANKAN KAJIAN PENYELIDIKAN SARJANA
-KAJIAN DI SEKOLAH-SEKOLAH MENENGAH DAERAH TANGKAK, JOHOR**

Dengan segala hormatnya saya merujuk kepada perkara di atas.

2. Adalah dimaklumkan bahawa penama berikut adalah pelajar di Pusat Pengajian Perniagaan Islam (IBS), Universiti Utara Malaysia yang sedang menyiapkan thesis kajian bagi melengkapkan pengajian beliau. Sehubungan itu pihak kami memohon jasa baik pihak tuan agar mengizinkan dan membenarkan pelajar ini membuat lawatan dan kajian di tempat tuan bagi melengkapkan tugas, kajian, mendapatkan dokumen dan maklumat bagi memenuhi sukatan pembelajaran. Maklumat pelajar adalah seperti berikut :

Nama	Muhammad Fauzi bin Bahren
No. Matriks	823812
Kursus	Master of Islamic Business Studies (MIBS)
Fakulti	Pusat Pengajian Perniagaan Islam (IBS) Universiti Utara Malaysia
Tajuk Kajian	Factors effecting zakat income payment in Tangkak Johor
Tempoh Kajian	1 Februari 2019 – 31 Mac 2019
Penyelia Kajian	Dr. Mohd Farihal Osman

3. Sehubungan dengan itu, saya memohon agar pihak tuan dapat memberi kebenaran kepada pelajar ini menjalankan tugas di agensi tuan. **Semua maklumat dan informasi adalah dianggap SULIT dan hanya akan digunakan bagi tujuan akademik sahaja.** Kerjasama tuan di dalam perkara ini di dahului dengan ucapan terima kasih.

Sekian.

**KEDAH AMAN MAKMUR-HARAPAN BERSAMA MAKMURKAN KEDAH
"ILMU, BUDI, BAKTI"**

Saya yang menjalankan amanah

DR. SYARIFAH BT MD YUSOF

Ketua Jabatan Muamalat & Pengurusan Halal
Pusat Pengajian Perniagaan Islam
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UNIVERSITI UTARA MALAYSIA

FACTORS AFFECTING ZAKAT INCOME PAYMENT IN TANGKAK, JOHOR

FAKTOR-FAKTOR YANG MEMPENGARUHI PEMBAYARAN ZAKAT PENDAPATAN DI TANGKAK, JOHOR

Dear Participant,

The questionnaire aims to investigate relationship between factors (Religion, Zakat Management, Methods of payment, Law of Zakat) and zakat income payment. The purpose of this study is to complete the requirements in master's studies, Islamic Business Studies. Please follow the first instructions before you answer the questions in the space provided. Your feedback will be kept confidential. Thank you for your time and cooperation. I greatly appreciate your help in furthering this research endeavour.

Peserta yang dihormati,

Soal selidik ini bertujuan untuk mengkaji tentang faktor-faktor yang mempengaruhi pembayaran zakat pendapatan di Tangkak, Johor. Tujuan kajian ini adalah bertujuan melengkapkan keperluan didalam pengajian Sarjana, Pengajian Perniagaan Islam. Sila ikut arahan pertama sebelum anda menjawab soalan-soalan dalam ruang yang disediakan. Maklum balas anda akan dirahsiakan. Terima kasih untuk masa dan kerjasama.

Sincerely,

**Muhammad Fauzi bin Bahren (823812)
823812
Master of Islamic Business Studies
Email: fauzi.uum@gmail.com**

Supervised by

**Dr. Mohd Farihal bin Osman
Islamic Business School
Universiti Utara Malaysia**

SECTION A: Personal Details / *Maklumat Peribadi*

Please (✓) on the answer form that best describes your answer
Sila (✓) pada borang jawapan yang terbaik menerangkan jawapan anda

1. GENDER / *Jantina*

	Male / <i>Lelaki</i>
	Female / <i>Perempuan</i>

2. AGE / *Umur*

	Bawah 20		51-60
	21 – 30		60 keatas
	31 – 40		
	41 - 50		

3. EDUCATION / *Pendidikan*

	PMR
	SPM
	STPM / Diploma / Certificate (<i>STPM / Diploma / Sijil</i>)
	Bachelor's degree (<i>Ijazah Sarjana Muda</i>)
	Master and above (<i>Pascasiswazah</i>)

4. WORK EXPERIENCE / *Pengalaman Bekerja*

	< 7 tahun		8-14 tahun		
	15-21 tahun		Lebih 21 tahun		

5. INCOME LEVEL/ *Peringkat Pendapatan*

	<RM1000		RM 5001 and above
	RM 1001- RM 2000		
	RM 2001- RM 3000		
	RM 3001- RM 4000		
	RM 4001- RM 5000		

FACTORS AFFECTING ZAKAT INCOME PAYMENT
FAKTOR YANG MEMPENGARUHI PEMBAYARAN ZAKAT PENDAPATAN

Please circle the following scale of answers on the answer form that best describes your answer.

Sila bulatkan skala di bawah jawapan pada borang jawapan yang terbaik menerangkan jawapan anda.

1	2	3	4	5
Stongly Disagree <i>Sangat tidak setuju</i>	Disagree <i>Tidak setuju</i>	Unsure <i>Tidak pasti</i>	Agree <i>Setuju</i>	Strongly Agree <i>Sangat Setuju</i>

NO	ITEMS	SCALE				
Section B (a): Religion Bahagian B (a): Agama						
6	Zakat merupakan rukun Islam yang ketiga Zakat is the third pillar of Islam	1	2	3	4	5
7	Islam mewajibkan umatnya untuk berzakat Zakat is one of an obligation to Muslim	1	2	3	4	5
8	Zakat adalah cara untuk mendekatkan diri dengan Allah Zakat is a way to closer to Allah	1	2	3	4	5
9	Zakat dapat membersihkan harta Zakat can purify the wealth	1	2	3	4	5
10	Menunaikan zakat adalah lambang kesyukuran kepada Allah Paying zakat is a symbol of gratitude to Allah	1	2	3	4	5
Section B (b): Zakat Management Bahagian B (b): Pengurusan Zakat						
11	Institusi zakat memberikan kualiti perkhidmatan yang positif Zakat institution provides a good quality of service	1	2	3	4	5
12	Institusi zakat menjalankan aktiviti promosi dan kempen mengenai “Jom Berzakat” Zakat institutions provide promotional activities and campaigns "Jom Berzakat"	1	2	3	4	5
13	Institusi zakat menguruskan institusi secara telus cekap dan berkesan The zakat institution manages and administrate in effectively and efficiently way	1	2	3	4	5
14	Institusi zakat memberi pendedahan mengenai cara pengiraan zakat pendapatan Zakat institution gives exposure on calculation of zakat income	1	2	3	4	5
15	Institusi zakat menguruskan agihan dengan cekap dan efisien Zakat institutions manage the distribution of zakat in effectively and efficiently	1	2	3	4	5
Section B (c): Law of Zakat Bahagian B (c): Undang-Undang						
16	Penalti akan dikenakan jika tidak membayar zakat Penalty will be charged if unpaid the zakat	1	2	3	4	5

17	Undang-undang yang dilaksanakan adalah tegas <i>The laws implemented are decisive</i>	1	2	3	4	5
18	Penguatkuasaan undang-undang yang adil dan saksama <i>Enforcement of fair and equitable law</i>	1	2	3	4	5
19	Undang-undang dan peraturan berkaitan berzakat yang termaktub adalah jelas <i>The legal and regulatory rules pertaining to the zakat are clear</i>	1	2	3	4	5
20	Undang-undang yang telah termaktub perlu dipatuhi <i>The laws that have been enacted need to be adhered to</i>	1	2	3	4	5
Section B (d): Methods of payment <i>Bahagian B (d): Cara Pembayaran</i>						
21	Waktu operasi kaunter pembayaran zakat yang fleksible <i>Flexible zakat payment counter operating hours</i>	1	2	3	4	5
22	Bilangan agent atau amil yang ramai memudahkan pembayaran zakat <i>The number of agents or amil that facilitates the payment of zakat</i>	1	2	3	4	5
23	Penyediaan kaunter pembayaran di tempat awam seperti pasaraya dan masjid <i>provision of payment counters in public places such as supermarkets and mosques</i>	1	2	3	4	5
24	Penyediaan pembayaran zakat secara atas talian <i>Provision of zakat payments online</i>	1	2	3	4	5
25	Kemudahan pembayaran zakat melalui kaedah potongan gaji <i>Zakat payment through salary deduction method</i>	1	2	3	4	5
Section C: Zakat Payment <i>Bahagian C: Pembayaran Zakat</i>						
26	Saya akan membuat pembayaran zakat apabila mencapai kadar nisab <i>I will making zakat payment according to nisab</i>	1	2	3	4	5
27	Pembayaran zakat akan menyuburkan dan menambahkan harta <i>Zakat payment will nourish and increase the wealth</i>	1	2	3	4	5
28	Pembayaran zakat dapat membasmi kemiskinan <i>Zakat payment can alleviate poverty</i>	1	2	3	4	5
29	Pembayaran zakat akan meningkatkan kos sara hidup <i>Zakat payment will increase cost of living</i>	1	2	3	4	5
30	Saya akan sentiasa membuat pembayaran zakat secara konsisten <i>I will perform zakat payment consistently</i>	1	2	3	4	5

APPENDIX C: RELIABILITY ANALYSIS FOR PILOT STUDY

PILOT RELIABILITY: RELIGION

Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded ^a	0	.0
	Total	40	100.0

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.735	.733	5

Item Statistics

	Mean	Std. Deviation	N
A1	3.93	.730	40
A2	3.70	.564	40
A3	3.93	.730	40
A4	3.83	.675	40
A5	3.98	.660	40

Inter-Item Correlation Matrix

	A1	A2	A3	A4	A5
A1	1.000	.380	1.000	.025	.422
A2	.380	1.000	.380	.263	.462
A3	1.000	.380	1.000	.025	.422
A4	.025	.263	.025	1.000	.163
A5	.422	.462	.422	.163	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.870	3.700	3.975	.275	1.074	.012	5
Item Variances	.455	.318	.533	.215	1.675	.008	5
Inter-Item Correlations	.354	.025	1.000	.975	40.456	.074	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.35	5.515	2.348	5

PILOT RELIABILITY: ZAKAT MANAGEMENT

Case Processing Summary

	N	%
Valid	40	100.0
Cases Excluded ^a	0	.0
Total	40	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.759	.764	5

Item Statistics

Mean	Mean	Std. Deviation	N
3.98	3.98	.730	40
4.00	4.00	.564	40
3.70	3.70	.730	40
3.93	3.93	.675	40
3.70	3.70	.660	40

Inter-Item Correlation Matrix

	B1	B2	B3	B4	B5
B1	1.000	.458	.462	.422	.549
B2	.458	1.000	.402	.155	.110
B3	.462	.402	1.000	.380	.424
B4	.422	.155	.380	1.000	.568
B5	.549	.110	.424	.568	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.860	3.700	4.000	.300	1.081	.022	5
Item Variances	.444	.318	.533	.215	1.675	.006	5
Inter-Item Correlations	.393	.110	.568	.458	5.166	.021	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.30	5.651	2.377	5

PILOT RELIABILITY: LAW OF ZAKAT

Case Processing Summary

	N	%
Valid	40	100.0
Cases Excluded ^a	0	.0
Total	40	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.788	.786	5

Item Statistics

Mean	Std. Deviation	N
3.28	.905	40
3.28	.816	40
3.63	.667	40
3.83	.675	40
4.08	.694	40

Inter-Item Correlation Matrix

	C1	C2	C3	C4	C5
C1	1.000	.693	.472	.290	.538
C2	.693	1.000	.571	.183	.325
C3	.472	.571	1.000	.192	.394
C4	.290	.183	.192	1.000	.576
C5	.538	.325	.394	.576	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.615	3.275	4.075	.800	1.244	.122	5
Item Variances	.574	.446	.820	.374	1.840	.027	5
Inter-Item Correlations	.423	.183	.693	.510	3.794	.029	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18.08	7.763	2.786	5

PILOT RELIABILITY: METHODS OF PAYMENT

Case Processing Summary

	N	%
Valid	40	100.0
Cases Excluded ^a	0	.0
Total	40	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.759	.760	5

Item Statistics

	Mean	Std. Deviation	N
D1	4.03	.733	40
D2	3.75	.870	40
D3	4.18	.712	40
D4	4.10	.744	40
D5	4.35	.662	40

Inter-Item Correlation Matrix

	D1	D2	D3	D4	D5
D1	1.000	.693	.433	.183	.404
D2	.693	1.000	.404	.277	.200
D3	.433	.404	1.000	.644	.302
D4	.183	.277	.644	1.000	.343
D5	.404	.200	.302	.343	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.080	3.750	4.350	.600	1.160	.049	5
Item Variances	.559	.438	.756	.318	1.725	.014	5
Inter-Item Correlations	.388	.183	.693	.510	3.785	.027	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.40	7.118	2.668	5

PILOT RELIABILITY: ZAKAT INCOME PAYMENT

Case Processing Summary

	N	%
Valid	40	100.0
Cases Excluded ^a	0	.0
Total	40	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.717	.738	5

Item Statistics

	Mean	Std. Deviation	N
E1	4.43	.675	40
E2	4.70	.464	40
E3	4.60	.545	40
E4	4.03	.733	40
E5	4.38	.667	40

Inter-Item Correlation Matrix

	E1	E2	E3	E4	E5
E1	1.000	.417	.404	.185	.775
E2	.417	1.000	.729	.098	.372
E3	.404	.729	1.000	.026	.352
E4	.185	.098	.026	1.000	.242
E5	.775	.372	.352	.242	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.425	4.025	4.700	.675	1.168	.067	5
Item Variances	.390	.215	.538	.322	2.497	.017	5
Inter-Item Correlations	.360	.026	.775	.750	30.234	.057	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
22.13	4.574	2.139	5

APPENDIX D: RELIABILITY ANALYSIS FOR ACTUAL STUDY

RELIABILITY: RELIGION

Case Processing Summary

		N	%
Cases	Valid	153	100.0
	Excluded ^a	0	.0
	Total	153	100.0

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.649	.629	5

a. Listwise deletion based on all variables in the procedure.

Item Statistics

	Mean	Std. Deviation	N
A1	3.95	.798	153
A2	4.54	.585	153
A3	4.14	.698	153
A4	3.87	.841	153
A5	3.87	.841	153

Inter-Item Correlation Matrix

	A1	A2	A3	A4	A5
A1	1.000	.011	.248	.030	.030
A2	.011	1.000	.123	.132	.132
A3	.248	.123	1.000	.412	.412
A4	.030	.132	.412	1.000	1.000
A5	.030	.132	.412	1.000	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.075	3.869	4.542	.673	1.174	.080	5
Item Variances	.576	.342	.706	.365	2.066	.025	5
Inter-Item Correlations	.253	.011	1.000	.989	88.898	.086	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.37	5.985	2.446	5

RELIABILITY: ZAKAT MANAGEMENT

Case Processing Summary

	N	%
Valid	153	100.0
Cases Excluded ^a	0	.0
Total	153	100.0

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.789	.789	5

a. Listwise deletion based on all variables in the procedure.

Item Statistics

	Mean	Std. Deviation	N
B1	4.03	.697	153
B2	4.08	.654	153
B3	3.79	.713	153
B4	3.98	.773	153
B5	3.75	.805	153

Inter-Item Correlation Matrix

	B1	B2	B3	B4	B5
B1	1.000	.370	.554	.318	.598
B2	.370	1.000	.402	.393	.187
B3	.554	.402	1.000	.398	.654
B4	.318	.393	.398	1.000	.404
B5	.598	.187	.654	.404	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.925	3.752	4.078	.327	1.087	.021	5
Item Variances	.534	.428	.648	.220	1.515	.008	5
Inter-Item Correlations	.428	.187	.654	.467	3.494	.018	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.63	7.235	2.690	5

RELIABILITY: LAW OF ZAKAT

Case Processing Summary

	N	%
Valid	153	100.0
Cases Excluded ^a	0	.0
Total	153	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.791	.793	5

Item Statistics

	Mean	Std. Deviation	N
C1	3.10	1.081	153
C2	3.28	.963	153
C3	3.54	.811	153
C4	3.79	.832	153
C5	3.95	.798	153

Inter-Item Correlation Matrix

	C1	C2	C3	C4	C5
C1	1.000	.681	.472	.323	.349
C2	.681	1.000	.612	.254	.205
C3	.472	.612	1.000	.432	.374
C4	.323	.254	.432	1.000	.640
C5	.349	.205	.374	.640	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.533	3.098	3.954	.856	1.276	.124	5
Item Variances	.816	.636	1.168	.532	1.836	.052	5
Inter-Item Correlations	.434	.205	.681	.476	3.319	.026	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.67	11.105	3.332	5

RELIABILITY: METHODS OF PAYMENT

Case Processing Summary

	N	%
Valid	153	100.0
Cases Excluded ^a	0	.0
Total	153	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.774	.771	5

Item Statistics

	Mean	Std. Deviation	N
C1	3.10	1.081	153
C2	3.28	.963	153
C3	3.54	.811	153
C4	3.79	.832	153
C5	3.95	.798	153

Inter-Item Correlation Matrix

	D1	D2	D3	D4	D5
D1	1.000	.584	.452	.450	.243
D2	.584	1.000	.480	.412	.229
D3	.452	.480	1.000	.568	.205
D4	.450	.412	.568	1.000	.396
D5	.243	.229	.205	.396	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.082	3.869	4.366	.497	1.128	.037	5
Item Variances	.554	.391	.706	.315	1.805	.014	5
Inter-Item Correlations	.402	.205	.584	.380	2.854	.017	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.41	7.283	2.699	5

RELIABILITY: ZAKAT INCOME PAYMENT

Case Processing Summary

	N	%
Valid	153	100.0
Cases Excluded ^a	0	.0
Total	153	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.821	.819	5

Item Statistics

	Mean	Std. Deviation	N
E1	4.14	.698	153
E2	3.87	.841	153
E3	3.87	.841	153
E4	3.79	.713	153
E5	4.14	.698	153

Inter-Item Correlation Matrix

	E1	E2	E3	E4	E5
E1	1.000	.412	.412	.256	1.000
E2	.412	1.000	1.000	.294	.412
E3	.412	1.000	1.000	.294	.412
E4	.256	.294	.294	1.000	.256
E5	1.000	.412	.412	.256	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.961	3.791	4.137	.346	1.091	.027	5
Item Variances	.579	.488	.706	.219	1.449	.014	5
Inter-Item Correlations	.475	.256	1.000	.744	3.903	.077	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.80	8.435	2.904	5

APPENDIX E: NORMALITY TEST **RELIGION**

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
RELIGION	153	100.0%	0	0.0%	153	100.0%

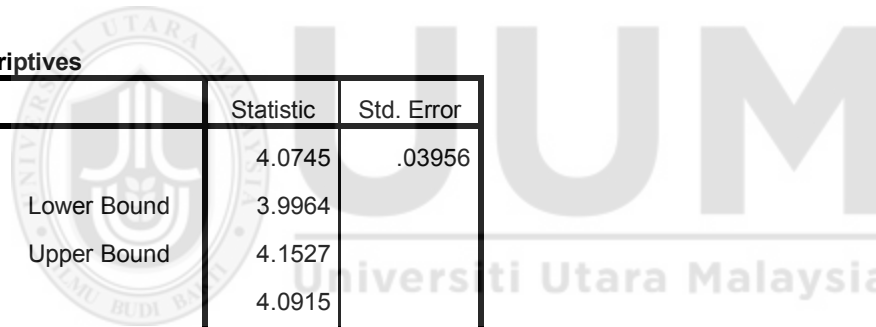
Tests of Normality

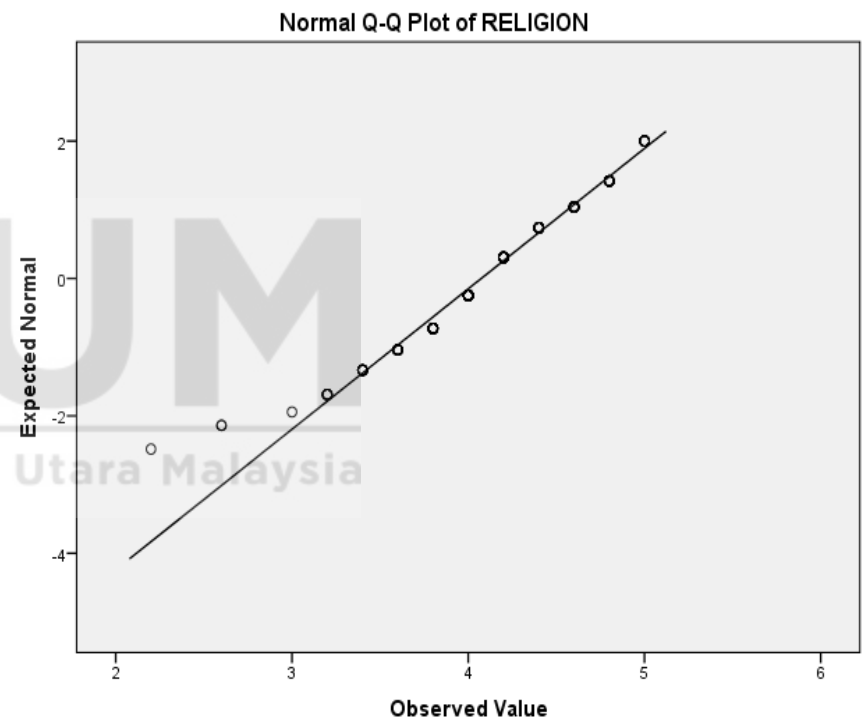
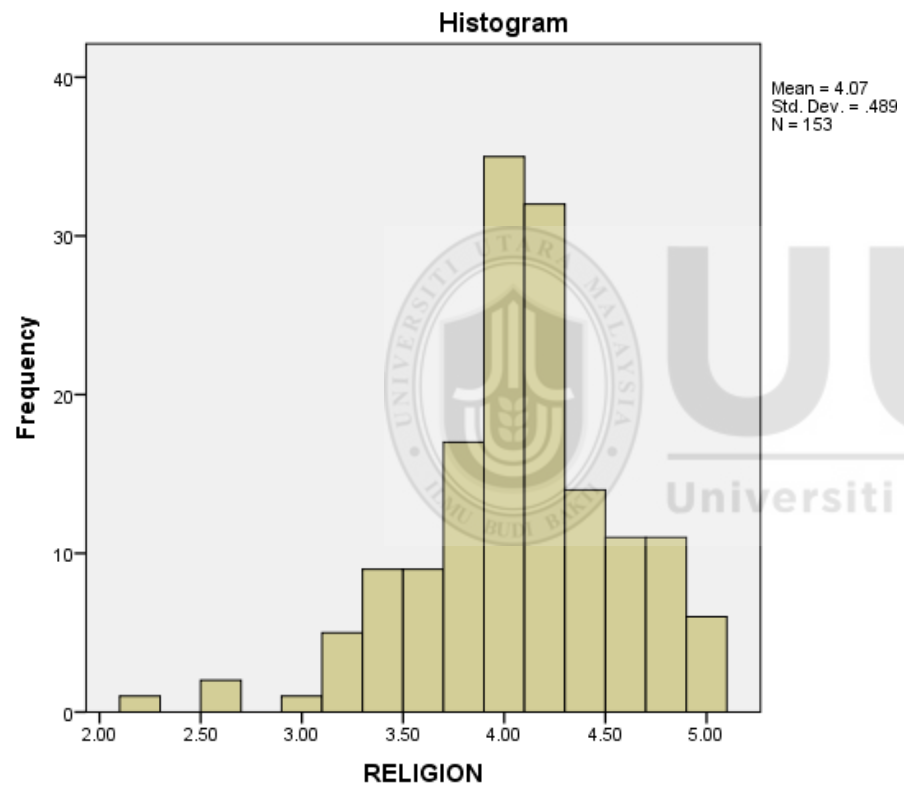
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
RELIGION	.152	153	.000	.953	153	.000

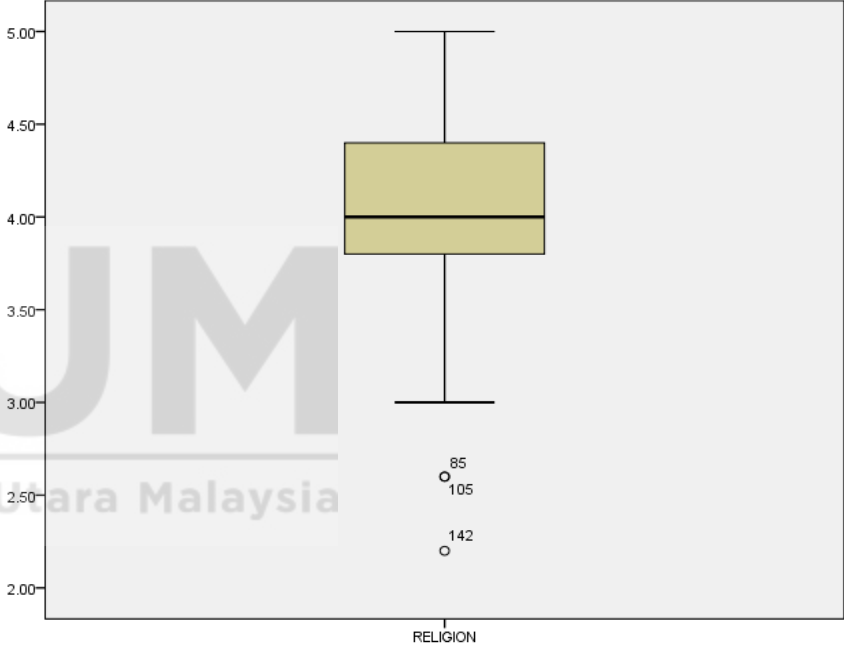
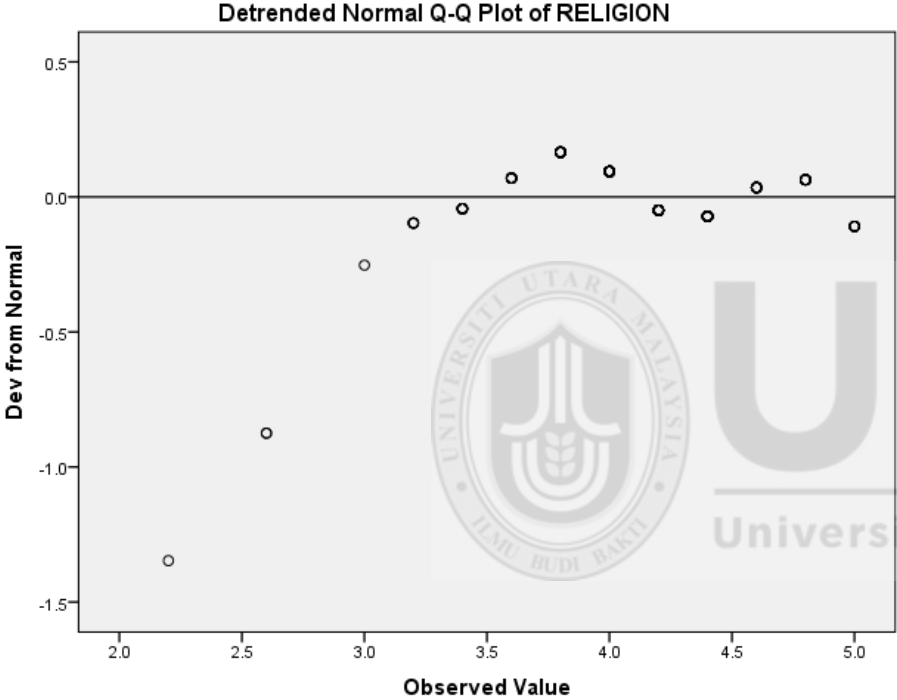
a. Lilliefors Significance Correction

Descriptives

		Statistic	Std. Error
RELIGION	Mean	4.0745	.03956
	95% Confidence Interval for Mean		
	Lower Bound	3.9964	
	Upper Bound	4.1527	
	5% Trimmed Mean	4.0915	
	Median	4.0000	
	Variance	.239	
	Std. Deviation	.48930	
	Minimum	2.20	
	Maximum	5.00	
	Range	2.80	
	Interquartile Range	.60	
	Skewness	-.602	.196
	Kurtosis	1.349	.390







ZAKAT MANAGEMENT

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Management	153	100.0%	0	0.0%	153	100.0%

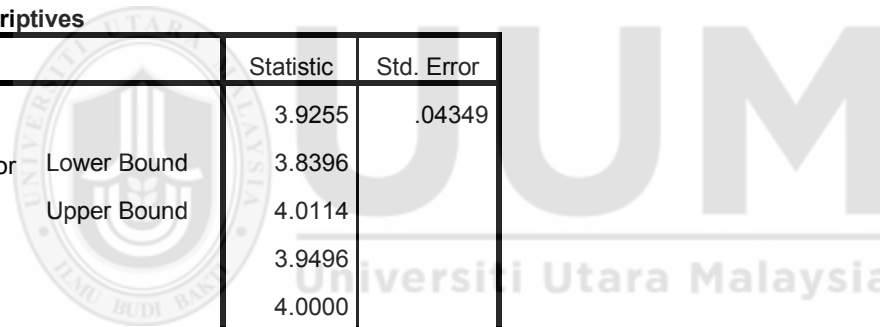
Tests of Normality

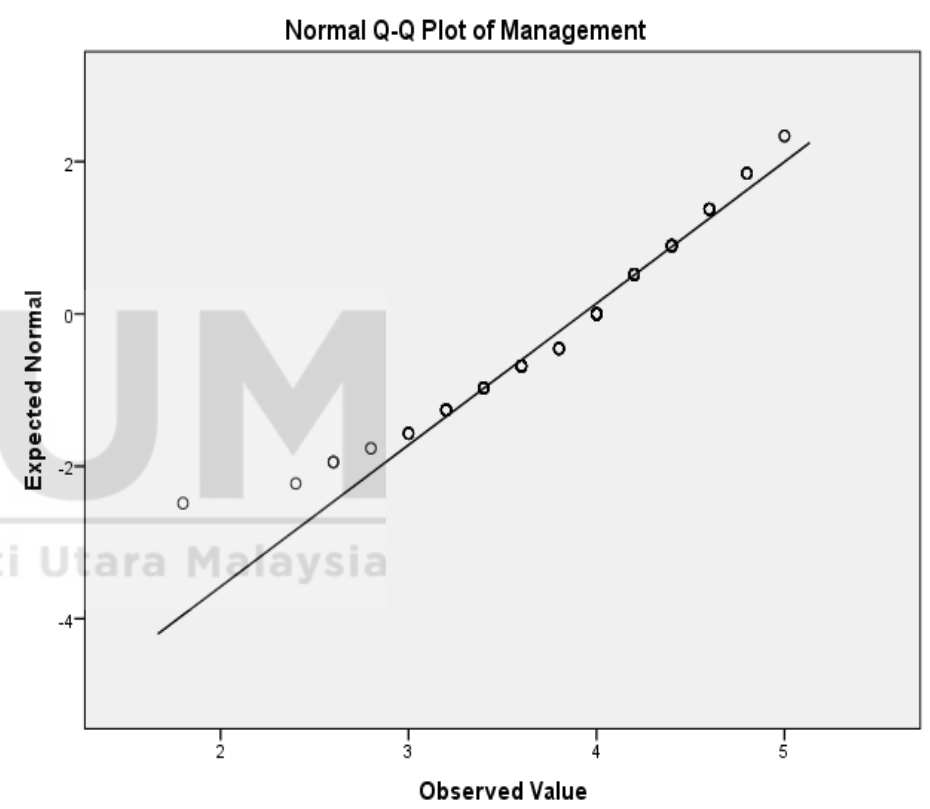
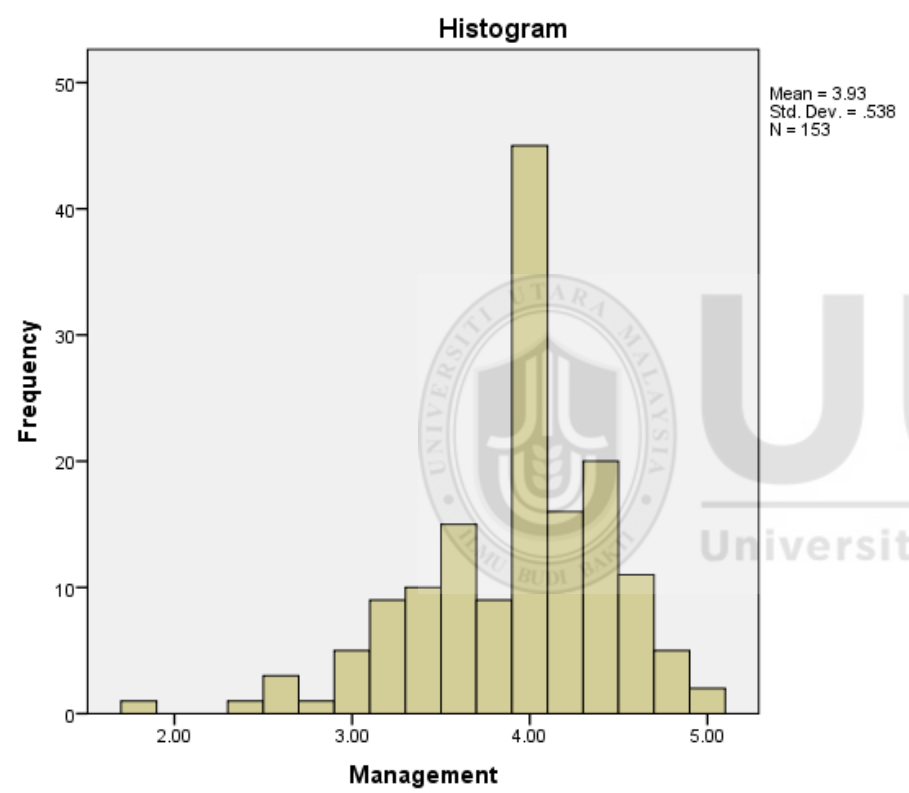
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Management	.202	153	.000	.945	153	.000

a. Lilliefors Significance Correction

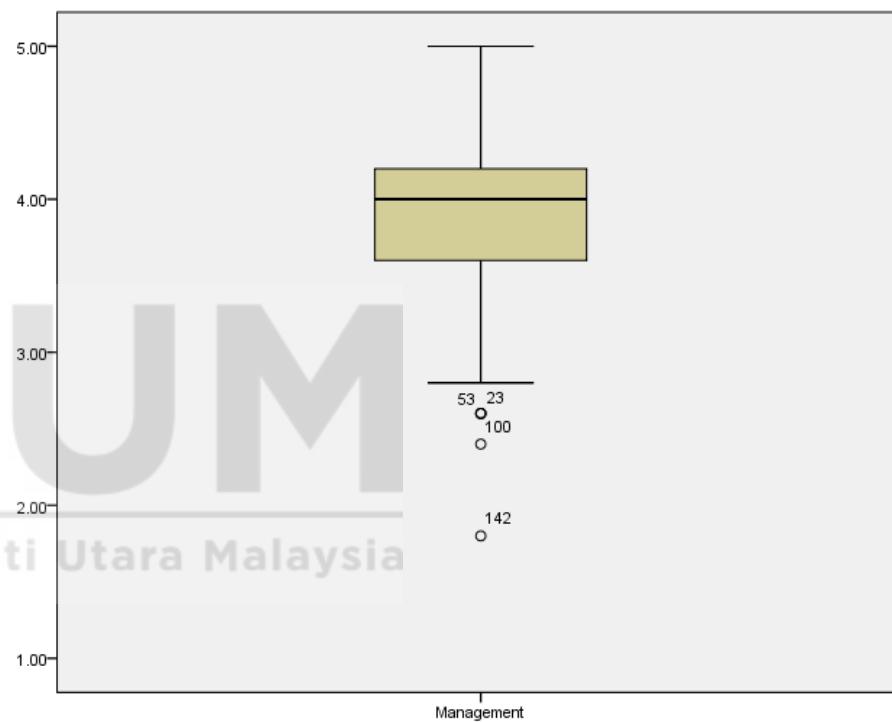
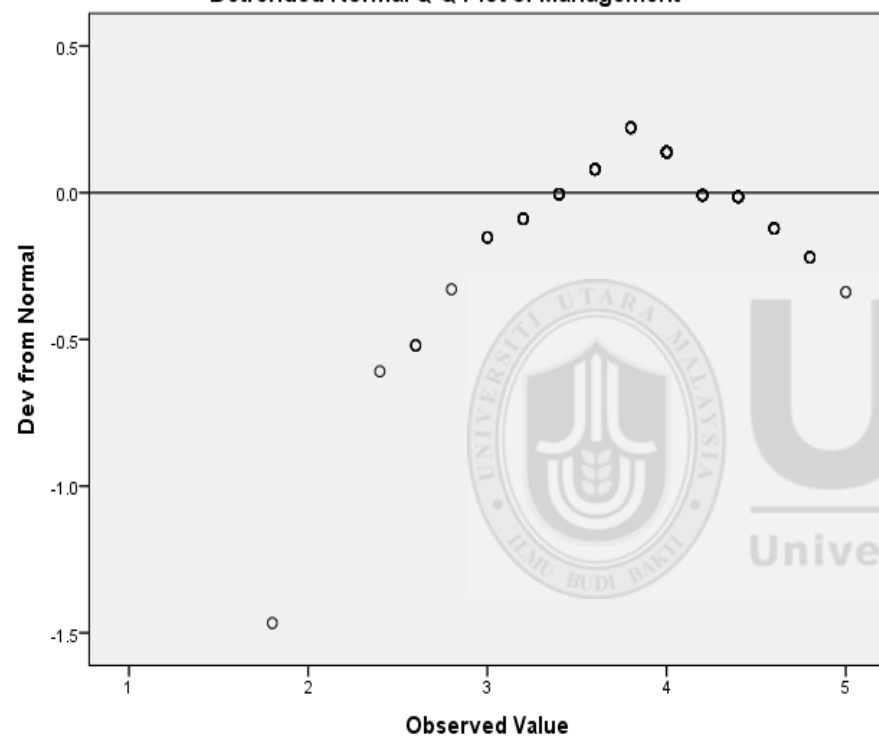
Descriptives

			Statistic	Std. Error
Management	Mean		3.9255	.04349
	95% Confidence Interval for Mean	Lower Bound	3.8396	
		Upper Bound	4.0114	
	5% Trimmed Mean		3.9496	
	Median		4.0000	
	Variance		.289	
	Std. Deviation		.53797	
	Minimum		1.80	
	Maximum		5.00	
	Range		3.20	
	Interquartile Range		.70	
	Skewness		-.825	.196
	Kurtosis		1.251	.390





Detrended Normal Q-Q Plot of Management



LAW OF ZAKAT

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Law	153	100.0%	0	0.0%	153	100.0%

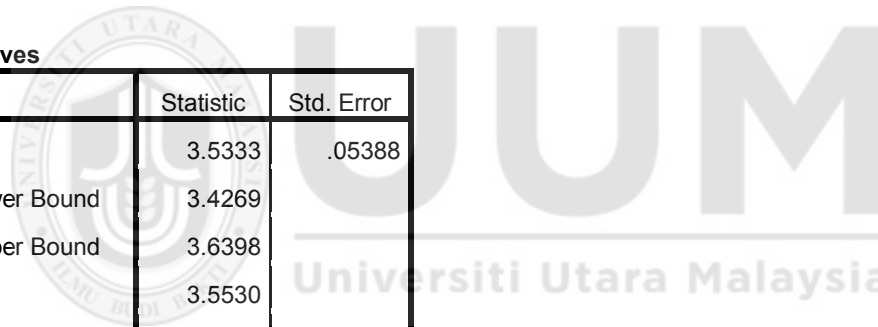
Tests of Normality

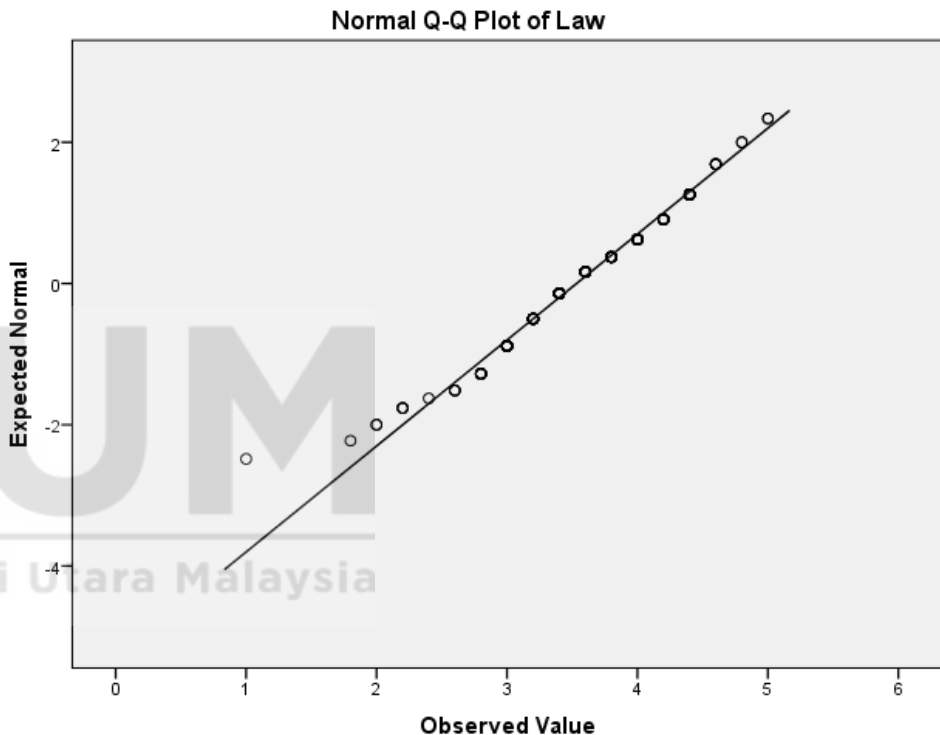
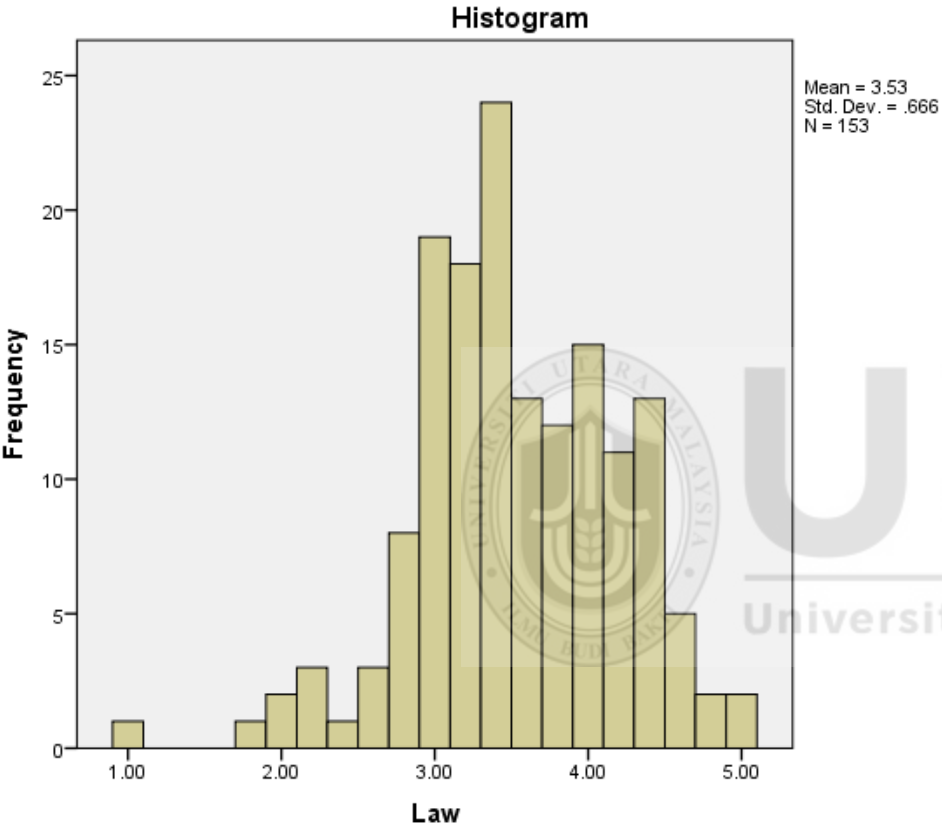
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Law	.102	153	.001	.973	153	.004

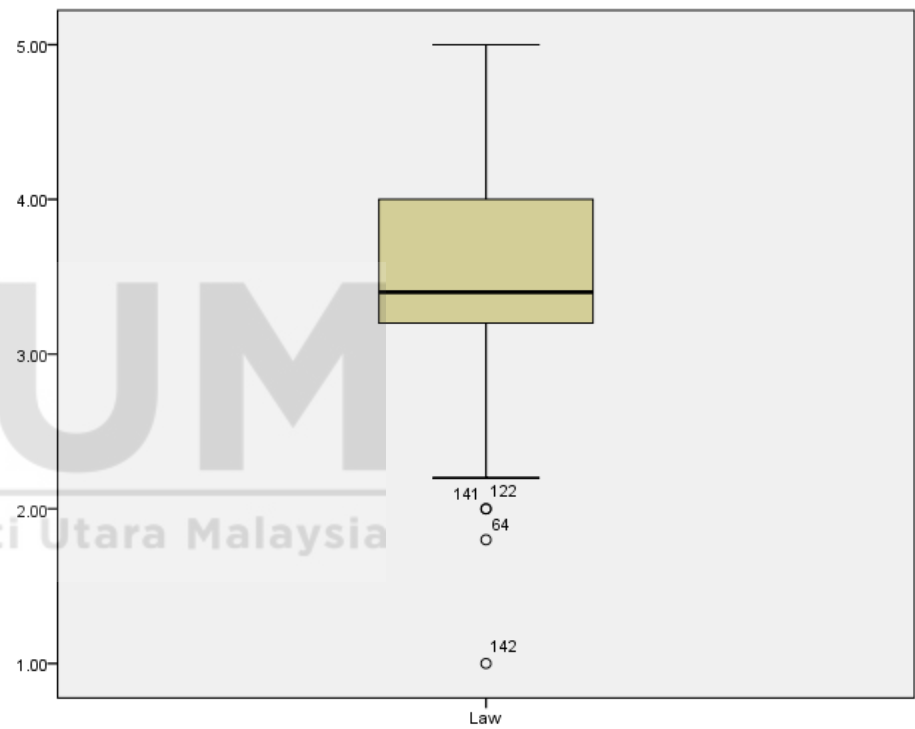
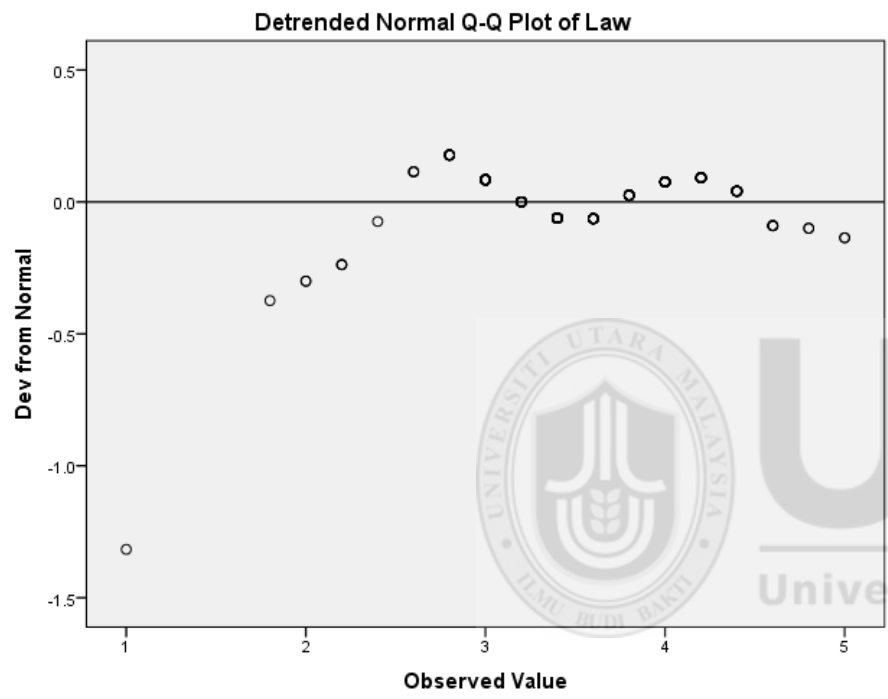
a. Lilliefors Significance Correction

Descriptives

			Statistic	Std. Error
Law	Mean		3.5333	.05388
	95% Confidence Interval for Mean	Lower Bound	3.4269	
		Upper Bound	3.6398	
	5% Trimmed Mean		3.5530	
	Median		3.4000	
	Variance		.444	
	Std. Deviation		.66649	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		.90	
	Skewness		-.372	.196
	Kurtosis		.752	.390







METHODS OF PAYMENT

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Methods	153	100.0%	0	0.0%	153	100.0%

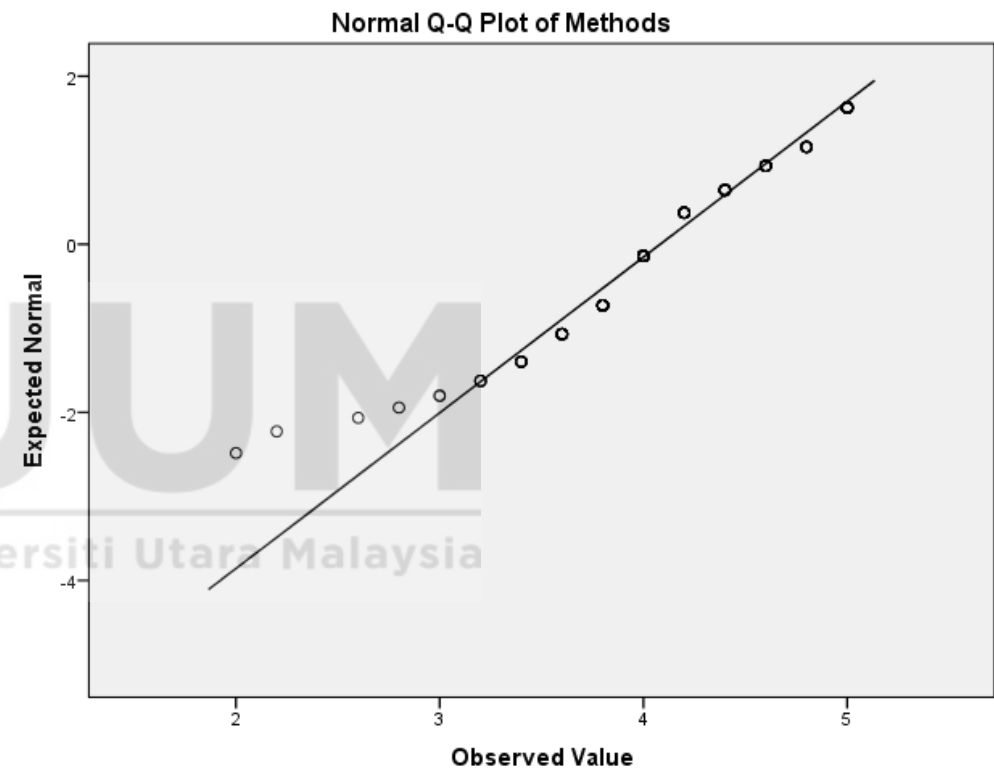
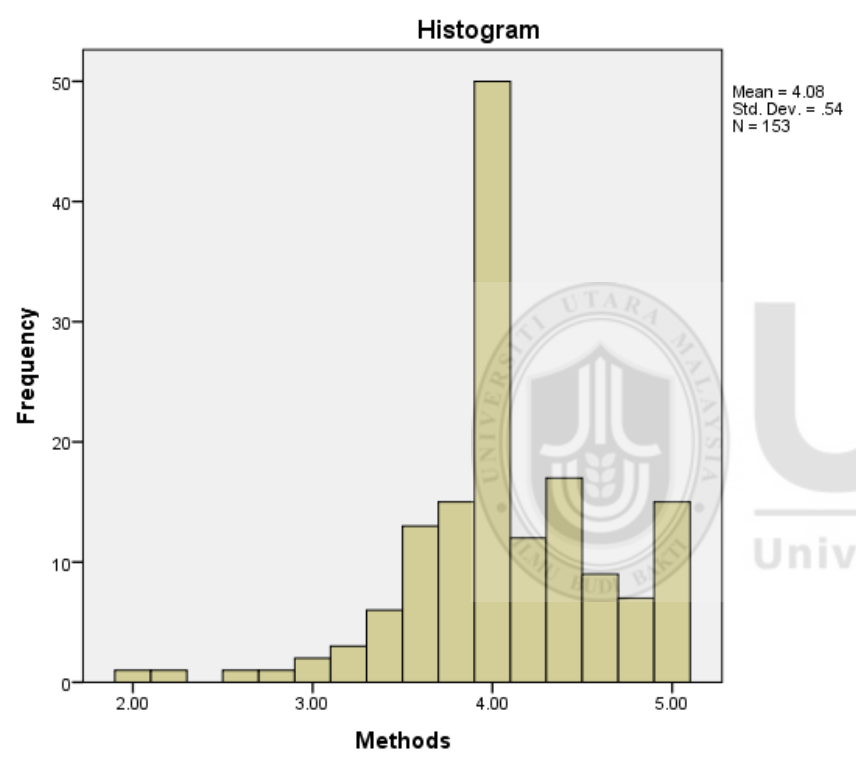
Tests of Normality

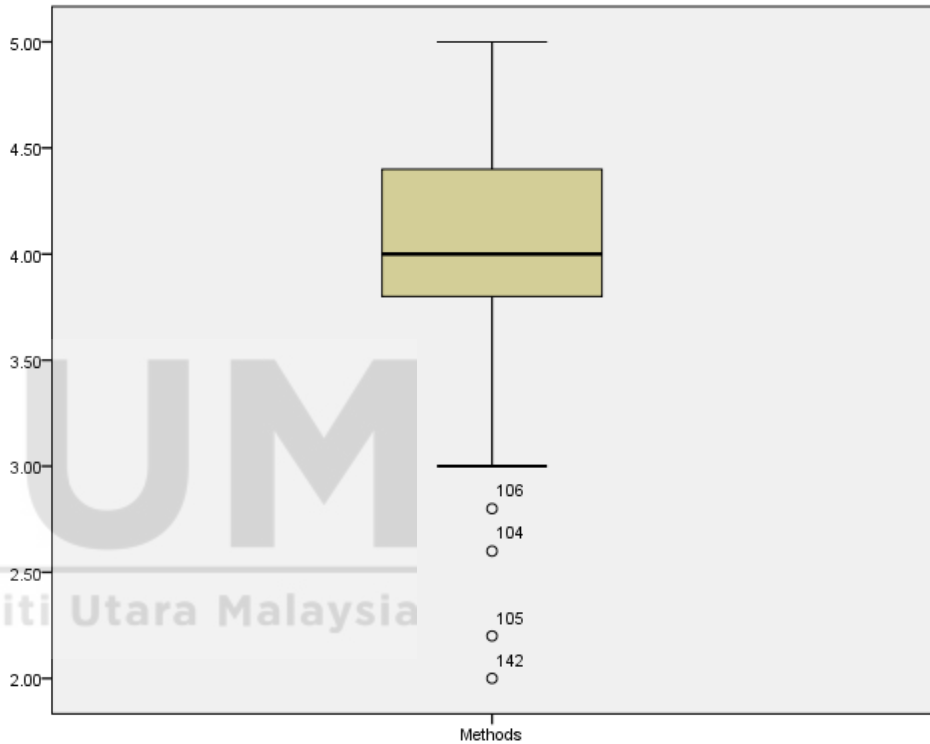
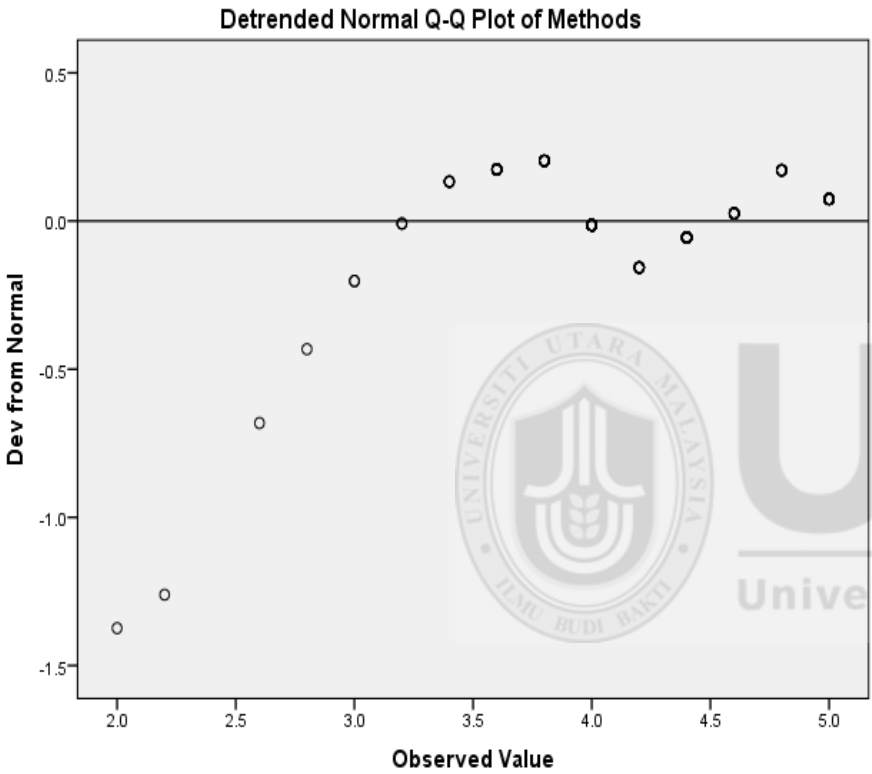
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Methods	.168	153	.000	.930	153	.000

a. Lilliefors Significance Correction

Descriptives

			Statistic	Std. Error
Methods	Mean		4.0824	.04364
	95% Confidence Interval for Mean	Lower Bound	3.9961	
		Upper Bound	4.1686	
	5% Trimmed Mean		4.1065	
	Median		4.0000	
	Variance		.291	
	Std. Deviation		.53975	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	
	Interquartile Range		.60	
	Skewness		-.568	.196
	Kurtosis		1.687	.390





ZAKAT INCOME PAYMENT

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
ZakatPayment	153	100.0%	0	0.0%	153	100.0%

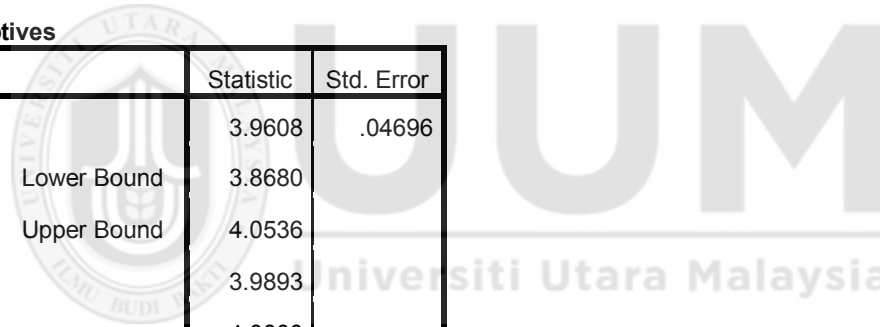
Tests of Normality

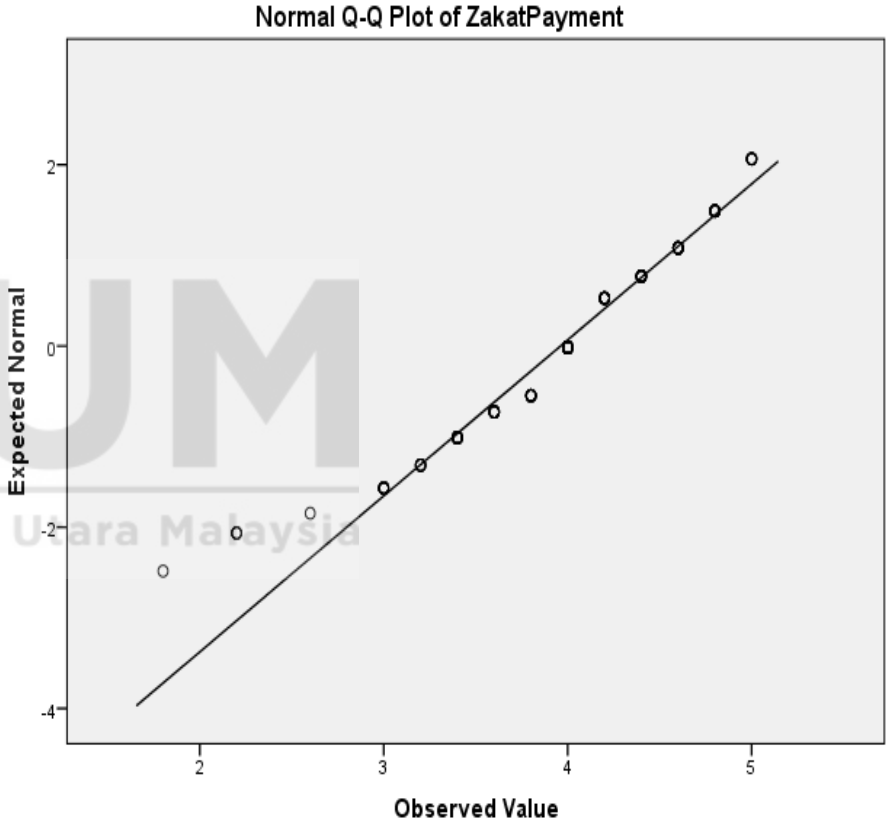
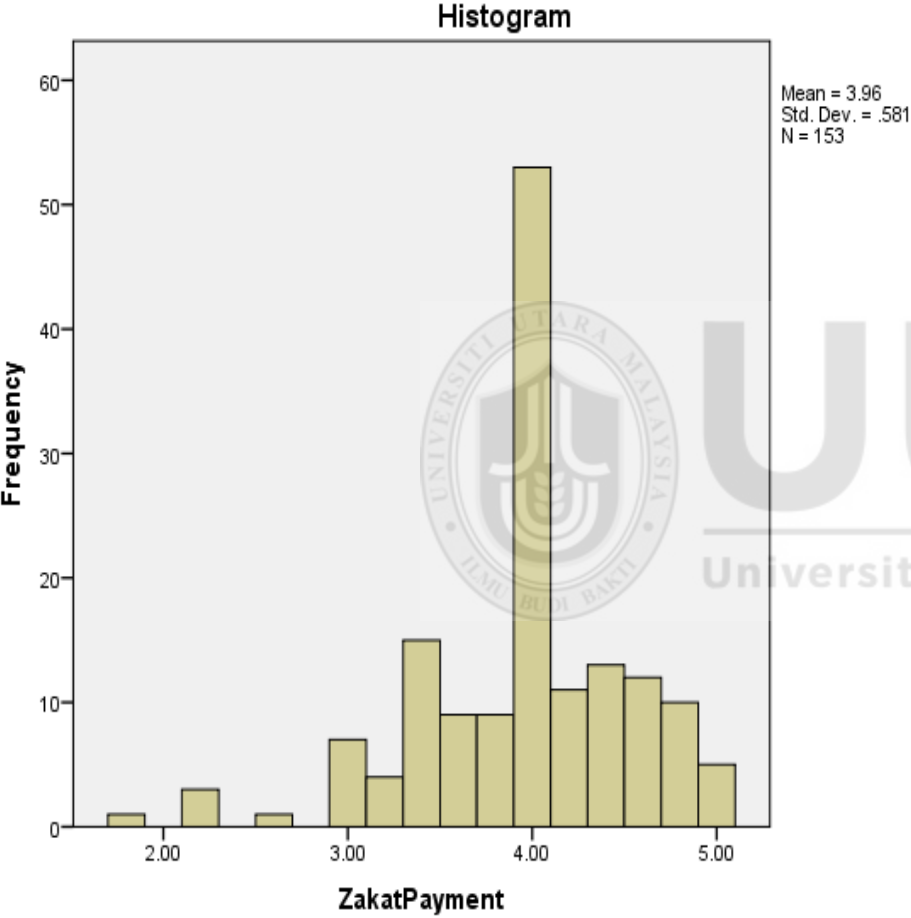
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
ZakatPayment	.207	153	.000	.931	153	.000

a. Lilliefors Significance Correction

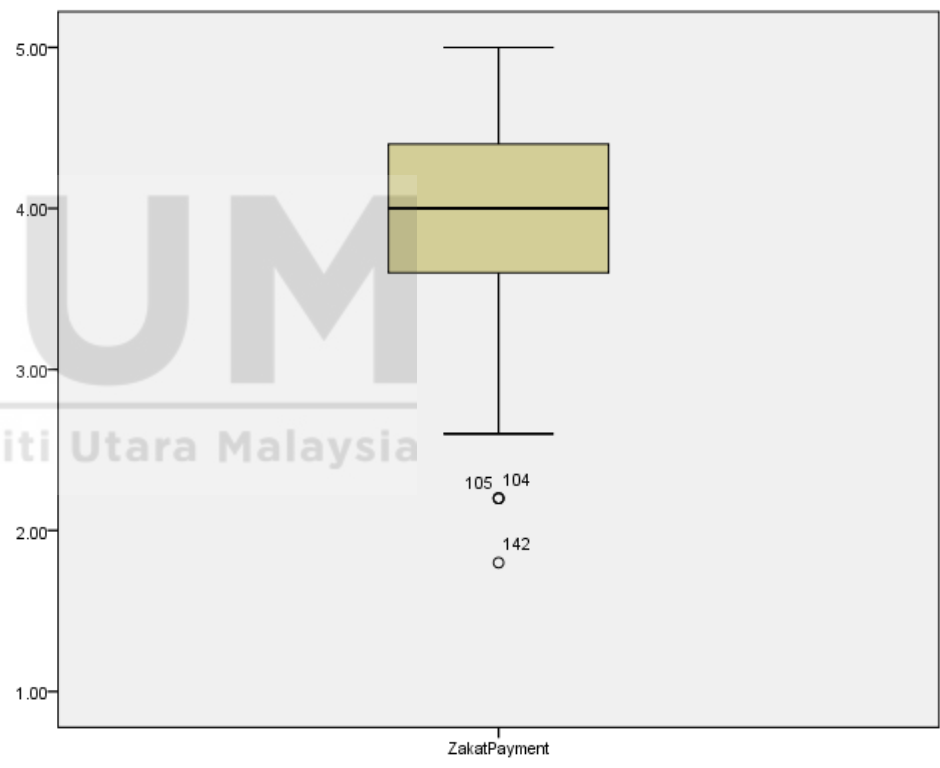
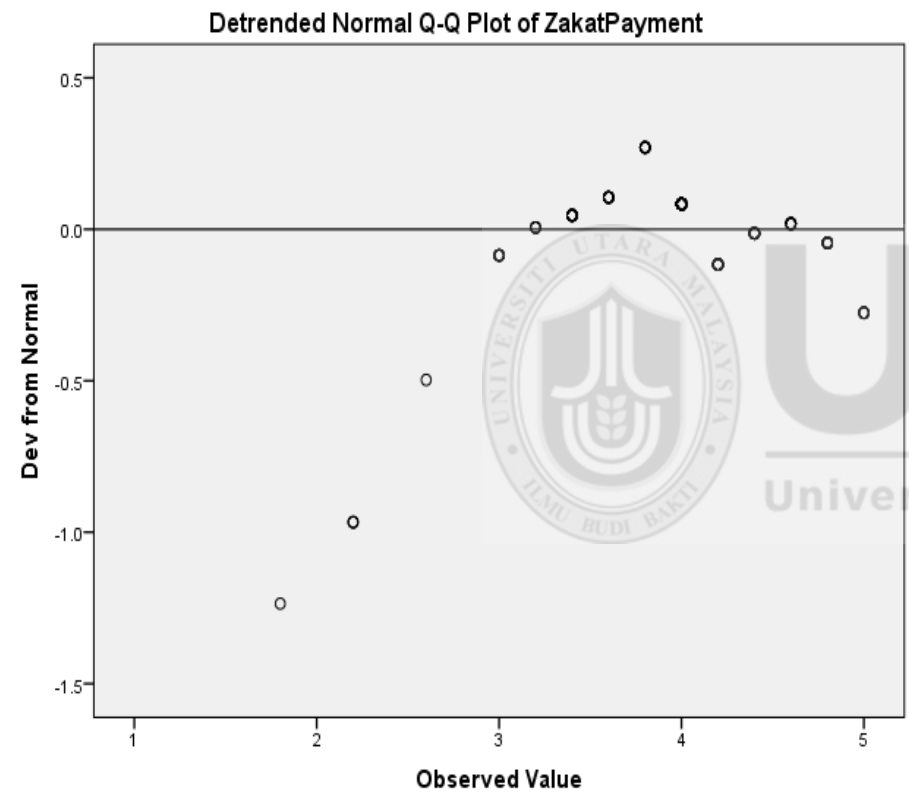
Descriptives

			Statistic	Std. Error
ZakatPayment	Mean		3.9608	.04696
	95% Confidence Interval	Lower Bound	3.8680	
	for Mean	Upper Bound	4.0536	
	5% Trimmed Mean		3.9893	
	Median		4.0000	
	Variance		.337	
	Std. Deviation		.58086	
	Minimum		1.80	
	Maximum		5.00	
	Range		3.20	
	Interquartile Range		.80	
	Skewness		-.821	.196
	Kurtosis		1.529	.390





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APPENDIX F: DESCRIPTIVE STATISTICS

Statistics

		GENDER	AGE	EDUCATION	EXPERIENCE	INCOME
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0

Frequency Table

GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	55	35.9	35.9	35.9
	FEMALE	98	64.1	64.1	100.0
	Total	153	100.0	100.0	

AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30	17	11.1	11.1	11.1
	31-40	54	35.3	35.3	46.4
	41-50	55	35.9	35.9	82.4
	51-60	27	17.6	17.6	100.0
	Total	153	100.0	100.0	

EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	4	2.6	2.6	2.6
	STPM	10	6.5	6.5	9.2
	BACHELOR DEGREE	133	86.9	86.9	96.1
	MASTER AND ABOVE	6	3.9	3.9	100.0
	Total	153	100.0	100.0	

EXPERIENCE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BAWAH 7 TAHUN	22	14.4	14.4	14.4
	8-14 TAHUN	41	26.8	26.8	41.2
	15-21 TAHUN	44	28.8	28.8	69.9
	LEBIH 21 TAHUN	46	30.1	30.1	100.0
	Total	153	100.0	100.0	

INCOME

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM 1001-2000	3	2.0	2.0	2.0
	RM 2001-3000	14	9.2	9.2	11.1
	RM 3001-RM4000	22	14.4	14.4	25.5
	RM 4001-RM5000	53	34.6	34.6	60.1
	RM 5001 AND ABOVE	61	39.9	39.9	100.0
	Total	153	100.0	100.0	

MEAN AND STANDARD DEVIATION OF VARIABLES

ZAKAT INCOME PAYMENT

		Statistics				
		E1	E2	E3	E4	E5
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0
Mean		4.14	3.87	3.87	3.79	4.14

Frequency Table

PAYMENT 26

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISAGREE	3	2.0	2.0	2.0
	UNSURE	19	12.4	12.4	14.4
	AGREE	85	55.6	55.6	69.9
	STRONGLY AGREE	46	30.1	30.1	100.0
	Total	153	100.0	100.0	

PAYMENT 27

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
STRONGLY DISAGREE	2	1.3	1.3	1.3
DISAGREE	8	5.2	5.2	6.5
UNSURE	29	19.0	19.0	25.5
AGREE	83	54.2	54.2	79.7
STRONGLY AGREE	31	20.3	20.3	100.0
Total	153	100.0	100.0	

PAYMENT 28

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
STRONGLY DISAGREE	2	1.3	1.3	1.3
DISAGREE	8	5.2	5.2	6.5
UNSURE	29	19.0	19.0	25.5
AGREE	83	54.2	54.2	79.7
STRONGLY AGREE	31	20.3	20.3	100.0
Total	153	100.0	100.0	

PAYMENT 29

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY DISAGREE	1	.7	.7	.7
DISAGREE	3	2.0	2.0	2.6
UNSURE	43	28.1	28.1	30.7
AGREE	86	56.2	56.2	86.9
STRONGLY AGREE	20	13.1	13.1	100.0
Total	153	100.0	100.0	

PAYMENT 30

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid DISAGREE	3	2.0	2.0	2.0
UNSURE	19	12.4	12.4	14.4
AGREE	85	55.6	55.6	69.9
STRONGLY AGREE	46	30.1	30.1	100.0
Total	153	100.0	100.0	

RELIGION

Statistics

		A1	A2	A3	A4	A5
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0
Mean		3.95	4.54	4.14	3.87	4.01

Frequency Table

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RELIGION 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	DISAGREE	1	.7	.7	1.3
	UNSURE	43	28.1	28.1	29.4
	AGREE	67	43.8	43.8	73.2
	STRONGLY AGREE	41	26.8	26.8	100.0
	Total	153	100.0	100.0	

RELIGION 7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	UNSURE	1	.7	.7	1.3
	AGREE	64	41.8	41.8	43.1
	STRONGLY AGREE	87	56.9	56.9	100.0
	Total	153	100.0	100.0	

RELIGION 8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISAGREE	3	2.0	2.0	2.0
	UNSURE	19	12.4	12.4	14.4
	AGREE	85	55.6	55.6	69.9
	STRONGLY AGREE	46	30.1	30.1	100.0
	Total	153	100.0	100.0	

RELIGION 9

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
STRONGLY DISAGREE	2	1.3	1.3	1.3
DISAGREE	8	5.2	5.2	6.5
UNSURE	29	19.0	19.0	25.5
AGREE	83	54.2	54.2	79.7
STRONGLY AGREE	31	20.3	20.3	100.0
Total	153	100.0	100.0	

RELIGION 10

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
STRONGLY DISAGREE	2	1.3	1.3	1.3
DISAGREE	8	5.2	5.2	6.5
UNSURE	18	11.8	11.8	18.3
AGREE	83	54.2	54.2	72.5
STRONGLY AGREE	42	27.5	27.5	100.0
Total	153	100.0	100.0	

ZAKAT MANAGEMENT

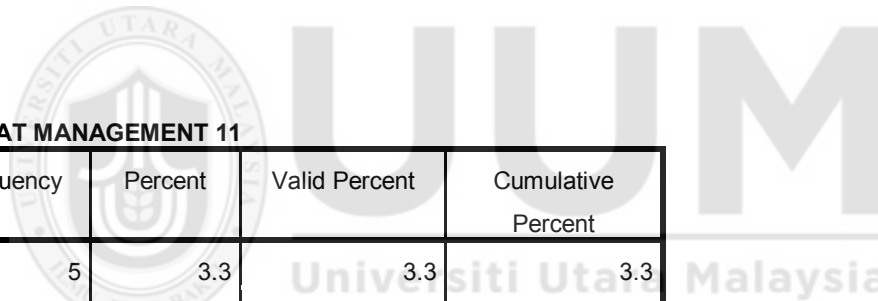
Statistics

		B1	B2	B3	B4	B5
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0
Mean		4.03	4.08	3.79	3.98	3.75

Frequency Table

ZAKAT MANAGEMENT 11

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISAGREE	5	3.3	3.3
	UNSURE	20	13.1	16.3
	AGREE	94	61.4	77.8
	STRONGLY AGREE	34	22.2	100.0
	Total	153	100.0	100.0



MANAGEMENT 12

	Frequency	Percent	Valid Percent	Cumulative Percent
DISAGREE	1	.7	.7	.7
UNSURE	24	15.7	15.7	16.3
Valid AGREE	90	58.8	58.8	75.2
STRONGLY AGREE	38	24.8	24.8	100.0
Total	153	100.0	100.0	

MANAGEMENT 13

	Frequency	Percent	Valid Percent	Cumulative Percent
STRONGLY DISAGREE	1	.7	.7	.7
DISAGREE	3	2.0	2.0	2.6
Valid UNSURE	43	28.1	28.1	30.7
AGREE	86	56.2	56.2	86.9
STRONGLY AGREE	20	13.1	13.1	100.0
Total	153	100.0	100.0	

MANAGEMENT 14

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY DISAGREE	1	.7	.7	.7
DISAGREE	5	3.3	3.3	3.9
UNSURE	26	17.0	17.0	20.9
AGREE	85	55.6	55.6	76.5
STRONGLY AGREE	36	23.5	23.5	100.0
Total	153	100.0	100.0	

MANAGEMENT 15

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY DISAGREE	2	1.3	1.3	1.3
DISAGREE	6	3.9	3.9	5.2
UNSURE	43	28.1	28.1	33.3
AGREE	79	51.6	51.6	85.0
STRONGLY AGREE	23	15.0	15.0	100.0
Total	153	100.0	100.0	

LAW OF ZAKAT

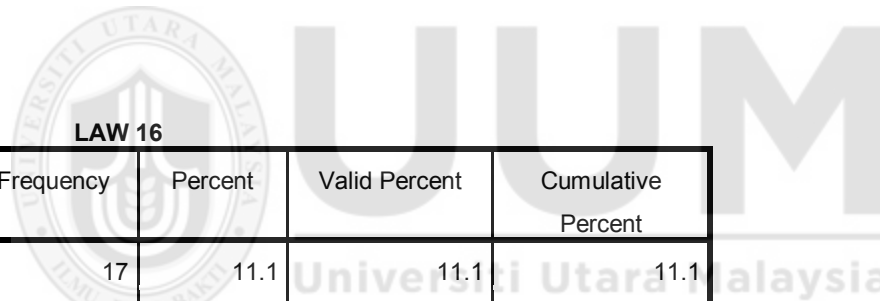
Statistics

		C1	C2	C3	C4	C5
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0
Mean		3.10	3.28	3.54	3.79	3.95

Frequency Table

LAW 16

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	17	11.1	11.1
	DISAGREE	19	12.4	23.5
	UNSURE	61	39.9	63.4
	AGREE	44	28.8	92.2
	STRONGLY AGREE	12	7.8	100.0
	Total	153	100.0	100.0



LAW 17

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
STRONGLY DISAGREE	9	5.9	5.9	5.9
DISAGREE	18	11.8	11.8	17.6
UNSURE	57	37.3	37.3	54.9
AGREE	59	38.6	38.6	93.5
STRONGLY AGREE	10	6.5	6.5	100.0
Total	153	100.0	100.0	

LAW 18

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
STRONGLY DISAGREE	3	2.0	2.0	2.0
DISAGREE	6	3.9	3.9	5.9
UNSURE	65	42.5	42.5	48.4
AGREE	63	41.2	41.2	89.5
STRONGLY AGREE	16	10.5	10.5	100.0
Total	153	100.0	100.0	

LAW 19

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY DISAGREE	1	.7	.7	.7
DISAGREE	6	3.9	3.9	4.6
UNSURE	48	31.4	31.4	35.9
AGREE	67	43.8	43.8	79.7
STRONGLY AGREE	31	20.3	20.3	100.0
Total	153	100.0	100.0	

LAW 20

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY DISAGREE	1	.7	.7	.7
DISAGREE	1	.7	.7	1.3
UNSURE	43	28.1	28.1	29.4
AGREE	67	43.8	43.8	73.2
STRONGLY AGREE	41	26.8	26.8	100.0
Total	153	100.0	100.0	

METHODS OF PAYMENT

Statistics

		D1	D2	D3	D4	D5
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0
Mean		3.95	3.87	4.09	4.14	4.37

Frequency Table

METHODS 21

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	DISAGREE	8	5.2	5.2	5.9
	UNSURE	20	13.1	13.1	19.0
	AGREE	93	60.8	60.8	79.7
	STRONGLY AGREE	31	20.3	20.3	100.0
	Total	153	100.0	100.0	

METHODS 22

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	2	1.3	1.3	1.3
	DISAGREE	8	5.2	5.2	6.5
	UNSURE	29	19.0	19.0	25.5
	AGREE	83	54.2	54.2	79.7
	STRONGLY AGREE	31	20.3	20.3	100.0
	Total	153	100.0	100.0	

METHODS 23

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	DISAGREE	4	2.6	2.6	3.3
	UNSURE	20	13.1	13.1	16.3
	AGREE	83	54.2	54.2	70.6
	STRONGLY AGREE	45	29.4	29.4	100.0
	Total	153	100.0	100.0	

METHODS 24

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISAGREE	3	2.0	2.0	2.0
	UNSURE	19	12.4	12.4	14.4
	AGREE	85	55.6	55.6	69.9
	STRONGLY AGREE	46	30.1	30.1	100.0
	Total	153	100.0	100.0	

METHODS 25

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISAGREE	2	1.3	1.3	1.3
	UNSURE	6	3.9	3.9	5.2
	AGREE	79	51.6	51.6	56.9
	STRONGLY AGREE	66	43.1	43.1	100.0
	Total	153	100.0	100.0	

APPENDIX G: INDEPENDENT SAMPLE T-TEST

Group Statistics

	GENDER	N	Mean	Std. Deviation	Std. Error Mean
ZakatPayment	MALE	55	4.0909	.47425	.06395
	FEMALE	98	3.8878	.62330	.06296

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ZakatPayment	Equal variances assumed	3.859	.051	2.099	151	.037	.20315	.09679	.01192	.39438
	Equal variances not assumed			2.264	137.506	.025	.20315	.08974	.02570	.38061

APPENDIX H: ANOVA (AGE GROUP)

Descriptives

ZakatPayment

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
21-30	17	3.7529	.78272	.18984	3.3505	4.1554	1.80	4.60
31-40	54	3.9148	.63317	.08616	3.7420	4.0876	2.20	5.00
41-50	55	4.0000	.51926	.07002	3.8596	4.1404	3.00	5.00
51-60	27	4.1037	.40142	.07725	3.9449	4.2625	3.40	5.00
Total	153	3.9608	.58086	.04696	3.8680	4.0536	1.80	5.00

Test of Homogeneity of Variances

ZakatPayment

Levene Statistic	df1	df2	Sig.
2.271	3	149	.083

ANOVA

ZakatPayment

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.485	3	.495	1.481	.222
Within Groups	49.800	149	.334		
Total	51.285	152			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: ZakatPayment

LSD

(I) AGE	(J) AGE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
21-30	31-40	-.16187	.16078	.316	-.4796	.1558
	41-50	-.24706	.16043	.126	-.5641	.0700
	51-60	-.35076	.17900	.052	-.7045	.0029
31-40	21-30	.16187	.16078	.316	-.1558	.4796
	41-50	-.08519	.11075	.443	-.3040	.1337
	51-60	-.18889	.13627	.168	-.4582	.0804
41-50	21-30	.24706	.16043	.126	-.0700	.5641
	31-40	.08519	.11075	.443	-.1337	.3040
	51-60	-.10370	.13585	.446	-.3721	.1647
51-60	21-30	.35076	.17900	.052	-.0029	.7045
	31-40	.18889	.13627	.168	-.0804	.4582
	41-50	.10370	.13585	.446	-.1647	.3721

(EDUCATION LEVEL)

Descriptives

ZakatPayment

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
SPM	4	3.8000	.28284	.14142	3.3499	4.2501	3.40	4.00
STPM	10	3.9400	.61137	.19333	3.5026	4.3774	3.00	4.80
BACHELOR'S DEGREE	133	3.9459	.58936	.05110	3.8448	4.0470	1.80	5.00
MASTER AND ABOVE	6	4.4333	.26583	.10853	4.1544	4.7123	4.00	4.80
Total	153	3.9608	.58086	.04696	3.8680	4.0536	1.80	5.00

Test of Homogeneity of Variances

ZakatPayment

Levene Statistic	df1	df2	Sig.
1.141	3	149	.334

ANOVA

ZakatPayment

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.477	3	.492	1.473	.224
Within Groups	49.808	149	.334		
Total	51.285	152			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: ZakatPayment

LSD

(I) EDUCATION	(J) EDUCATION	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SPM	STPM	-.14000	.34205	.683	-.8159	.5359
	BACHELOR DEGREE	-.14586	.29340	.620	-.7256	.4339
	MASTER AND ABOVE	-.63333	.37321	.092	-1.3708	.1041
STPM	SPM	.14000	.34205	.683	-.5359	.8159
	BACHELOR DEGREE	-.00586	.18958	.975	-.3805	.3688
	MASTER AND ABOVE	-.49333	.29856	.101	-1.0833	.0966
BACHELOR DEGREE	SPM	.14586	.29340	.620	-.4339	.7256
	STPM	.00586	.18958	.975	-.3688	.3805
	MASTER AND ABOVE	-.48747*	.24130	.045	-.9643	-.0107
MASTER AND ABOVE	SPM	.63333	.37321	.092	-.1041	1.3708
	STPM	.49333	.29856	.101	-.0966	1.0833
	BACHELOR DEGREE	.48747*	.24130	.045	.0107	.9643

*. The mean difference is significant at the 0.05 level.

(WORK EXPERIENCE)

Descriptives

ZakatPayment

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
BAWAH 7 TAHUN	22	3.7545	.68988	.14708	3.4487	4.0604	1.80	4.60
8-14 TAHUN	41	3.8732	.63680	.09945	3.6722	4.0742	2.20	5.00
15-21 TAHUN	44	4.0591	.51684	.07792	3.9020	4.2162	2.60	5.00
LEBIH 21 TAHUN	46	4.0435	.50757	.07484	3.8927	4.1942	3.00	5.00
Total	153	3.9608	.58086	.04696	3.8680	4.0536	1.80	5.00

Test of Homogeneity of Variances

ZakatPayment

Levene Statistic	df1	df2	Sig.
.619	3	149	.604

ANOVA

ZakatPayment

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.990	3	.663	2.005	.116
Within Groups	49.294	149	.331		
Total	51.285	152			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: ZakatPayment

LSD

(I) EXPERIENCE	(J) EXPERIENCE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BAWAH 7 TAHUN	8-14 TAHUN	-.11863	.15201	.436	-.4190	.1817
	15-21 TAHUN	-.30455*	.15019	.044	-.6013	-.0078
	LEBIH 21 TAHUN	-.28893	.14910	.055	-.5836	.0057
8-14 TAHUN	BAWAH 7 TAHUN	.11863	.15201	.436	-.1817	.4190
	15-21 TAHUN	-.18592	.12485	.139	-.4326	.0608
	LEBIH 21 TAHUN	-.17031	.12354	.170	-.4144	.0738
15-21 TAHUN	BAWAH 7 TAHUN	.30455*	.15019	.044	.0078	.6013
	8-14 TAHUN	.18592	.12485	.139	-.0608	.4326
	LEBIH 21 TAHUN	.01561	.12129	.898	-.2241	.2553
LEBIH 21 TAHUN	BAWAH 7 TAHUN	.28893	.14910	.055	-.0057	.5836
	8-14 TAHUN	.17031	.12354	.170	-.0738	.4144
	15-21 TAHUN	-.01561	.12129	.898	-.2553	.2241

*. The mean difference is significant at the 0.05 level.

(INCOME LEVEL)

Descriptives

ZakatPayment

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
RM 1001-2000	3	4.0667	.50332	.29059	2.8163	5.3170	3.60	4.60
RM 2001-3000	14	3.6857	.81416	.21759	3.2156	4.1558	1.80	4.60
RM 3001-RM4000	22	3.9636	.39345	.08388	3.7892	4.1381	3.20	4.80
RM 4001-RM5000	53	3.8604	.60075	.08252	3.6948	4.0260	2.20	5.00
RM 5001 AND ABOVE	61	4.1049	.53617	.06865	3.9676	4.2422	2.20	5.00
Total	153	3.9608	.58086	.04696	3.8680	4.0536	1.80	5.00

Test of Homogeneity of Variances

ZakatPayment

Levene Statistic	df1	df2	Sig.
1.648	4	148	.165

ANOVA

ZakatPayment

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.895	4	.724	2.213	.070
Within Groups	48.390	148	.327		
Total	51.285	152			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: ZakatPayment

LSD

(I) INCOME	(J) INCOME	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
RM 1001-2000	RM 2001-3000	.38095	.36379	.297	-.3379	1.0998
	RM 3001-RM4000	.10303	.35192	.770	-.5924	.7985
	RM 4001-RM5000	.20629	.33935	.544	-.4643	.8769
	RM 5001 AND ABOVE	-.03825	.33815	.910	-.7065	.6300
RM 2001-3000	RM 1001-2000	-.38095	.36379	.297	-1.0998	.3379
	RM 3001-RM4000	-.27792	.19549	.157	-.6642	.1084
	RM 4001-RM5000	-.17466	.17182	.311	-.5142	.1649
	RM 5001 AND ABOVE	-.41920*	.16945	.014	-.7541	-.0843
RM 3001-RM4000	RM 1001-2000	-.10303	.35192	.770	-.7985	.5924
	RM 2001-3000	.27792	.19549	.157	-.1084	.6642
	RM 4001-RM5000	.10326	.14502	.478	-.1833	.3898
	RM 5001 AND ABOVE	-.14128	.14220	.322	-.4223	.1397
RM 4001-RM5000	RM 1001-2000	-.20629	.33935	.544	-.8769	.4643
	RM 2001-3000	.17466	.17182	.311	-.1649	.5142
	RM 3001-RM4000	-.10326	.14502	.478	-.3898	.1833
	RM 5001 AND ABOVE	-.24454*	.10737	.024	-.4567	-.0324
RM 5001 AND ABOVE	RM 1001-2000	.03825	.33815	.910	-.6300	.7065
	RM 2001-3000	.41920*	.16945	.014	.0843	.7541
	RM 3001-RM4000	.14128	.14220	.322	-.1397	.4223
	RM 4001-RM5000	.24454*	.10737	.024	.0324	.4567

*. The mean difference is significant at the 0.05 level.

APPENDIX I: PEARSON CORRELATION

Correlations

		ZakatPayment	RELIGION	Management	Law	Methods
ZakatPayment	Pearson Correlation	1	.886**	.439**	.296**	.909**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	153	153	153	153	153
RELIGION	Pearson Correlation	.886**	1	.281**	.424**	.862**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	153	153	153	153	153
Management	Pearson Correlation	.439**	.281**	1	.343**	.321**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	153	153	153	153	153
Law	Pearson Correlation	.296**	.424**	.343**	1	.365**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	153	153	153	153	153
Methods	Pearson Correlation	.909**	.862**	.321**	.365**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	153	153	153	153	153

** . Correlation is significant at the 0.01 level (2-tailed).

APPENDIX J: MULTIPLE REGRESSION ANALYSIS

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.953 ^a	.908	.906	.17824	.908	366.583	4	148	.000

a. Predictors: (Constant), RELIGION, Management, Law, Methods

b. Dependent Variable: ZakatPayment

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.583	4	11.646	366.583	.000 ^b
	Residual	4.702	148	.032		
	Total	51.285	152			

a. Dependent Variable: ZakatPayment

b. Predictors: (Constant), RELIGION, Management, Law, Methods

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.856	.143	-6.001	.000		
	Management	.215	.029	.199	.000	.836	1.197
	Law	-.132	.025	-.151	.000	.764	1.309
	Methods	.542	.054	.504	.000	.249	4.017
	RELIGION	.546	.060	.460	.000	.242	4.139

a. Dependent Variable: ZakatPayment

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Management	Law	Methods	RELIGION
1	1	4.953	1.000	.00	.00	.00	.00	.00
	2	.022	15.115	.03	.01	.95	.02	.01
	3	.015	18.011	.02	.58	.01	.06	.04
	4	.008	24.963	.88	.38	.01	.05	.01
	5	.002	49.389	.06	.02	.03	.87	.95

a. Dependent Variable: ZakatPayment

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.6846	5.0658	3.9608	.55359	153
Std. Predicted Value	-4.112	1.996	.000	1.000	153
Standard Error of Predicted Value	.015	.098	.030	.011	153
Adjusted Predicted Value	1.6586	5.0725	3.9615	.55394	153
Residual	-.67424	.42415	.00000	.17588	153
Std. Residual	-3.783	2.380	.000	.987	153
Stud. Residual	-3.885	2.403	-.002	1.005	153
Deleted Residual	-.71119	.43235	-.00074	.18260	153
Stud. Deleted Residual	-4.086	2.443	-.005	1.018	153
Mahal. Distance	.108	44.888	3.974	4.861	153
Cook's Distance	.000	.165	.008	.018	153
Centered Leverage Value	.001	.295	.026	.032	153

a. Dependent Variable: ZakatPayment